

Private & Confidential

June 17, 2022

Ref. No. S22061616033

MR JOKHAN AVADHRAJ SINGH 503 B WING CTS NO 610 B AND 610 B 1, BEHIND SAIRAM BUILDING PIMPRI PADA, MALAD EAST, MUMBAI - 400063

Payment of dues for your ICICI Bank Loan Account LVMUM00035850851

Dear MR JOKHAN AVADHRAJ SINGH,

As per your discussion with our representative on June 16, 2022, you had acknowledged that an amount of Rs ₹ 172544.55 (Rupees One Lakh Seventy-Two Thousand Five Hundred Forty-Four and Fifty-Five Paise) is due and payable to the Bank, as also reflected in your last statement. You had also mentioned that you were unable to pay the dues earlier on account of your exceptional circumstances and now made a request to the Bank to consider in accepting the total amount due of Rs ₹ 60000 and close the account.

The Bank has considered your request on an exceptional basis and has agreed to accept the dues at Rs ₹ 60000 (Rupees Sixty Thousand Only). The amount shall be paid by you on or before June 30, 2022 through online payment/cheque*/cash/Demand Draft (payable locally) in favour of ICICI Bank Ltd. Loan Account LVMUM00035850851.

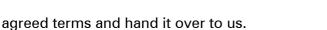
We value you as a customer and without prejudice to the Bank's rights, this letter is being granted on your assurance and undertaking to comply with the below terms, without setting any precedent as an exceptional case and is valid and effective only till June 30, 2022. Your account will be closed only after the realisation of the agreed amount, within the agreed time.

Enclosed is the annexure with the important terms for your reference.

This communication is expressly in reference to your ICICI Bank Loan Account LVMUM00035850851 only and shall supersede all the previous settlements/settlement offers made on the said account. You are requested to maintain the confidentiality of this offer, else it will be withdrawn forthwith. You are requested to sign the attached copy of this letter as a token of your acceptance of the above mutually

ICICI Bank Limited Regd. Office : ICICI Bank Tower, Near Chakli Circle,Old Padra Road, Vadodara 390 007, Gujarat, India. CIN : L65190GJ1994PLC021012 Website : www.icicibank.com •Ahmedabad 33667777 •Andhra Pradesh 7306667777 •Bengaluru 33667777 •Bhopal 3366777 • Bhubaneshwar 3366777 •Bihar 8102667777 •Chandigarh 3366777 •Chennai 33667777 •Dehradun 3366777 •Delhi 33667777 •Ernakulam 3366777 •Gujarat 8000667777 •Gurgaon 3366777 •Haryana 9017667777 •Imachal Pradesh 9817667777 •Hyderabad 33667777 •Jaipur 3366777 • Karnataka 8088667777 •Kerala 9020667777 •Kolkata 33667777 •Lucknow 3366777 •Madhya Pradesh 9098667777 •Maharashtra 9021667777 •Mumbai 33667777 •Orissa 9692667777 •Panaji 3366777 •Patna 3366777 •Punja 7307667777 •Rajpur 3366777 •Rajasthan 7877667777 •Ranchi 3366777 •Shimla 3366777 •Tamil Nadu 7305667777 •Uttar Pradesh 8081667777 •West Bengal 8101667777





In case you require any further information, you may call our Official, ZAWAR VENKATESH on 8983444636. Alternatively, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 a.m. and 8:00 p.m.

Sincerely,

ICICI Bank Limited

This is a system-generated letter. Hence, it does not require any signature.

*Cheques will not be accepted post 24th of the month.

Received, Accepted and Signed by MR JOKHAN AVADHRAJ SINGH on my own will, free consent and volition.

Credit Builder

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- Helps you to improve your credit score
- Improved credit score will help to get new loans & credit cards.

For details:

- SMS CBCB to 9215676766 or
- Call Our Customer Care & press 175 After Welcome message.

Enclosure: Annexure

Annexure

Terms:

1. Legal cases/ complaints: It is agreed that you as well as the Bank will take necessary steps to

withdraw the legal cases/complaints, if any, filed against each other (including officials/associates of ICICI Bank Limited Regd. Office : ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390 007, Gujarat, India. CIN : L65190GJ1994PLC021012 Website : www.icicibank.com

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the Bank) relating to or arising from the subject matter of settlement by filing the said letter as consent terms before the courts/forums/tribunals after adhering to the terms mentioned herein.

2. **Credit bureau records:** Your credit history with us is provided on a regular basis to CIBIL and other credit bureaus, an initiative of the Government of India and the Reserve Bank of India. On payment of the agreed amount, your status will be updated as "Zero Dues" with Nil outstanding in CIBIL or other credit bureau records, within 60 days from the last payment received date.

3. **Default in payments:** In case of any default committed by you in the agreed payment schedule or in the event the cheque(s) issued by you is/are dishonoured on or after the date of this letter, for whatever reasons, this offer shall stand null, void and withdrawn. Further, all the concessions granted shall also stand withdrawn. In such circumstances, you shall be liable to pay the entire outstanding amount as per the statement of account at once. The Bank may then be entitled to take appropriate measures to recover the entire outstanding dues by initiating both civil and criminal proceedings as per the terms and conditions of this letter as well as the product terms.

4. **Outstanding dues on other loans/ cards:** In case you have taken any other loan/stood guarantor for any loan or card product from the bank which has outstanding dues, then the bank will be within its rights to withhold the "No Dues Pending Certificate" and related documents for the said loan/card product, till such time all pending dues are paid by the customer to the Bank.

5. **Payment through Collection Agency:** In case the payments are made through a Collection agency, please ensure to collect the payment receipt for the same. The receipt should be completely filled with all details. Also check the ID of the agent and ensure the details of the agent and his/her agency are correctly filled in the receipt. Any incorrect receipt may render your payment invalid.

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